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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Veronica	
Write the name that is on	First name	First name
your government-issued picture identification (for example, your driver's	Middle name Lara	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX5704	
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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About Debtor 1:  About Debtor 2 (Spouse Only in a Joint Case):  4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Business name  CIN Case St 1st Floor Number Street  Mumber Street  Mumber Street  Mumber Street  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  County  If Debtor 2 lives at a different address:  Number Street  City State Zip Code  County  If Debtor 2 lives at a different address:  Number Street  City State Zip Code  County  If Debtor 2 lives at a different address:  Number Street  City State Zip Code  County  If Debtor 2 lives at a different address:  Number Street  City State Zip Code  County  If Debtor 2 lives at a different address:  Number Street  City State Zip Code  City City City City City Cit	De	ebtor 1 Veronica First Name	Lara Middle Name Last Name	Case number (if known)
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business name  EIN  EIN  EIN  If Debtor 2 lives at a different address:  Number Street  Chicago Illinois 60651 City State Zip Code  Cook County If Your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  Number Street  City State Zip Code  County If Debtor 2 lives at a different address:  Number Street  County If Debtor 2 lives at a different address:  Number Street  County If Debtor 2 lives at a different address:  Number Street  County If Debtor 2 lives at a different address:  Number Street  City State Zip Code  County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  City State Zip Code  Check one:  City State Zip Code  Check one:  Check one:  Check one:  Check one:  Check one:  Cover the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names  EIN  EIN  EIN  EIN  EIN  Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  ### A300 W Cortez St 1st Floor Number Street  ### A300 W Cortez St 1st Floor Number Street  ### County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  ### Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  ### Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Cortex St 1st Floor Number Street  ### A300 W Corte			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Business name   Business nam	4.	and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Include trade names and doing business as names  EIN  EIN  EIN  5. Where you live  4300 W Cortez St 1st Floor Number Street  Chicago Illinois 60651 City State Zip Code  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  City State Zip Code  City State Zip Code  County  If Debtor 2 lives at a different address:  City State Zip Code  City State Zip Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  City State Zip Code  6. Why you are choosing this district to file for bankruptcy  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Numbers (EIN) you	Business name	Business name
EIN  EIN  EIN  EIN  EIN  5. Where you live  4300 W Cortez St 1st Floor Number Street  Chicago Illinois 60651 City State Zip Code  Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  County If Debtor 2 lives at a different address:  City State Zip Code  County If Debtor 2 lives at a different address:  City State Zip Code  County If Debtor 2 lives at a different address:  City State Zip Code  County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  Number Street  Number Street  City State Zip Code  Check one:  Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		8 years	Business name	Business name
5. Where you live    A 300 W Cortez St 1st Floor   Number   Street			EIN	EIN
4300 W Cortez St 1st Floor Number Street  Chicago Illinois 60651 City State Zip Code  Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  Number Street  City State Zip Code  Check one: Che			EIN	EIN
Number Street    Number   Street     Number   Street	5.	Where you live		If Debtor 2 lives at a different address:
City State Zip Code  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  City State Zip Code  City State Zip Code  City State Zip Code  City State Zip Code  Check one:  Check on				Number Street
County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  Check one:  Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  City State Zip Code  Check one:  Check one:  Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			·	City State Zip Code
City State Zip Code  Check one:  Check one:  □ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
6. Why you are choosing this district to file for bankruptcy  Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			Number Street	Number Street
6. Why you are choosing this district to file for bankruptcy  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
choosing this district to file for bankruptcy  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			City State Zip Code	City State Zip Code
lived in this district longer than in any other district.	6.			Check one:
I have another reason. Explain. (See 28 U.S.C. §§ 1408.)  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)		to file for bankruptcy	lived in this district longer than in any other district.	
			I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Veronica			Case number (if know	vn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Ca	ise		
7. The chapter of the Bankruptcy Code you are choosing to file under		lescription of each, see <i>Notice Requ</i>		
8. How you will pay the fee	more details about h cashier's check, or n may pay with a credi  I need to pay the fe Individuals to Pay Y  I request that my fe judge may, but is not the official poverty li you choose this opti	how you may pay. Typically, if you money order If your attorney is lit card or check with a pre-printer ee in installments. If you choose your Filing Fee in Installments (One be waived (You may request not required to, waive your fee, an line that applies to your family si	ou are paying the submitting your ed address.  this option, sign this option only d may do so only ze and you are upon the submitted of the su	• •
9. Have you filed for bankruptcy within the last 8 years?	✓ No.  Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No.  Yes. Debtor  District  Debtor  District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to li  Yes. Fill out	ord obtained an eviction judgment and line 12.  It Initial Statement About an Eviction and Eviction.		

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Debtor 1 Veronica Lara \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Veronica
 Lara
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Veronica Lara Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded **V** No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Veronica Lara Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 12/6/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Veronica		Lara	Case numb	er (if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, d	or 13 of title 11, Ur	t I have informed the debtor(s) about hited States Code, and have explained the a. I also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case	in which § 707(b)(4)(D) applies, certify that I
represented by an	. ,		• •	hedules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		'
need to file this page.	/s/ Rigo Garcia		Date	12/6/2016
	Signature of Attorney for	or Debtor		MM / DD / YYYY
	. <b>.</b>			
	Rigo Garcia			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone		Email address	
	D			-1-
	Bar number		St	ate

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Fill in this information to identify your case:							
Debtor 1	Veronica		Lara				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Glate)				

П	Check if	this	is	an
	amende	d filir	١g	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,800.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,800.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,347.00
Your total liabilities	\$11,347.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$1,202.00
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,275.00

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Lara Debtor 1 Veronica \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$16.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your ca	ase:			Ī		
					Love			
Debtor 1		Veronica First Name	Middle N	lame	Lara Last Name			
Debtor 2 (Spouse, if fi	ling)	E:N	14:111.1					
	•	First Name	Middle N	Name	Last Name			
United Sta	ates B	ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num	nber				(Cratis)			
(If known)								Check if this is an
Officia	al Fo	orm 106A/B						amended filing
Sche	dul	e A/B: Prope	rty					12/1
category v	where le for	you think it fits best. B	Be as complete a mation. If more s	nd ac	asset only once. If an asset fits in mo ccurate as possible. If two married pe is needed, attach a separate sheet t question.	ople are	e filing together, both a	re equally
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	r Other Real Estate You Own or	Have a	n Interest In	
			uitable interest	in an	y residence, building, land, or similar	propert	y?	
<b>✓</b>		Go to Part 2						
	Yes.	Where is the property?						
1.1				Wh	at is the property? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or o	other description	H	Single-family home  Duplex or multi-unit building			ims Secured by Property.
				H	Condominium or cooperative		Current value of the entire property?	Current value of the
					Manufactured or mobile home		————	portion you own?
	Num	ber Street			Land		Describe the nature of	f vour ownership
				Н	Investment property Timeshare		interest (such as fee s	imple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life	e estate), if known.
				Wh one	o has an interest in the property? Che	eck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only		ш	
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					ner information you wish to add about perty identification number:	t this ite	m, such as local	
If you	own o	or have more than one, lis	st here:		<u> </u>			
				Wh	at is the property? Check all that apply			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or o	other description	Н	Single-family home			ims Secured by Property.
				Н	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
			_	H	Manufactured or mobile home		entire property?	portion you own?
	Nicon	har Ctrast			Land			
	Num	ber Street			Investment property		Describe the nature of interest (such as fee s	imple, tenancy by
	City	State	Zip Code	Н	Timeshare Other		the entireties, or a life	e estate), if known.
					o has an interest in the property? Che	eck	Check if this is co	mmunity property
				one	e. Debtor 1 only			
				H	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					ner information you wish to add about perty identification number:	t this ite	m, such as local	

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Debtor 1	Veronica	Lara Case nui	nber (if known)
	First Name Middle Name		· · · ·
1.3 Stre	et address, if available, or other description	What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Describe the nature of your ownership
City	State Zip Code	Timeshare Other  Who has an interest in the property? Check one	the entireties, or a life estate), if known.  Check if this is community property
		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	(see instructions)
		Other information you wish to add about this it property identification number:	em, such as local
you ha	the dollar value of the portion you own to be attached for Part 1. Write that number the comment of the comment	or all of your entries from Part 1, including any ener here. 	tries for pages
ou own tl	nat someone else drives. If you lease a vehic ns, trucks, tractors, sport utility vehicles, mo	rest in any vehicles, whether they are registered on the colon also report it on Schedule G: Executory Contracts and the colon are contracts and the colon are contracts and the colon are	
3.1	Make Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage:  Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions)	Current value of the entire property?  ———————————————————————————————————
3.2	Make Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage:  Other information:	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current value of the entire property? Current value of the portion you own?
		Check if this is community property (se instructions)	3

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	Veronica First Name	Middle Name	Lara Last Name	_ Case numbe		
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the proper one.  Debtor 1 only Debtor 2 only	erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property  Current value of the
	Other information:		Debtor 1 and Debtor 2 only  At least one of the debtors and  Check if this is community prinstructions)		entire property?	portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the prope one.  Debtor 1 only Debtor 2 only	erty? Check	Do not deduct secured the amount of any secu <i>Creditors Who Have Cla</i> <b>Current value of the</b>	red claims on Schedule
	Other information:		Debtor 1 and Debtor 2 only  At least one of the debtors and  Check if this is community prinstructions)		entire property?	portion you own?
		•	r recreational vehicles, other vehic	•		
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the proper	cycle accessorie	Do not deduct secured the amount of any secu	red claims on Schedule
Exar	nples: Boats, trailers, motors No Yes Make	•	fishing vessels, snowmobiles, motor	erty? Check another	Do not deduct secured	red claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the proper one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community property.	erty? Check another roperty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?  Claims or exemptions. Fred claims on Schedule

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Debtor 1 Veronica Lara Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... (1)TV (1)Cellphone (1)Tablet (1)Apple Watch \$900.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$700.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2100.00 for Part 3. Write that number here .....

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Lara Debtor 1 Veronica Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$700.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Veronica	M(a)-U- N1	Lara	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotia			
		include personal checks, cashiers ents are those you cannot transfe			
		onto are those year carmet trainere	in to compone by digitin	g or dollvoring thom:	
	Yes. Give specific information about	Issuer name:			
	them	133del Hame.			
					_
21	Retirement or pension	accounts			-
			), thrift savings account	ts, or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_ :
	separatery.	Pension plan:			
		IRA:			_
		Retirement account:			-
		Keogh:			_
		Additional account:			-
		Additional account:			
22	Security deposits and	nronoumonto			
22.		I deposits you have made so that	t you may continue serv	vice or use from a company	
	Examples: Agreements v companies, or others	with landlords, prepaid rent, publi	c utilities (electric, gas, v	water), telecommunications	
			Institution name:		
	✓ No		modulation name.		
	Yes	Electric:			
		Gas:			_
		Heating oil:			-
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			_
		Water:			
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
	•				-
		-			
					_

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Debt	tor 1 Veronica		Case number (if known)	
0.4		le Name Last Name	1.00 1 . 1 . 1 . 1 . 1 . 1	
24.	26 U.S.C. §§ 530(b)(1), 529A(b), and 52	ecount in a qualified ABLE program, or under a (9(b)(1).	qualified state tuition program.	
	✓ No Institution name and description version version in the state of	cription. Separately file the records of any interests.1	1 U.S.C. § 521(c):	
25.	Trusts, equitable or future interests in exercisable for your benefit	n property (other than anything listed in line 1),	and rights or powers	
	No No			
	Yes. Describe			
26.		e secrets, and other intellectual property ites, proceeds from royalties and licensing agreemen	nts	
	✓ No  Yes. Describe			
27.	Licenses, franchises, and other gener Examples: Building permits, exclusive lice	ral intangibles enses, cooperative association holdings, liquor licens	ses, professional licenses	
	Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property owed to you?  Tax refunds owed to you			portion you own?
				portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No  ✓ Yes. Give specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r, spousal support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r, spousal support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r, spousal support, child support, maintenance, divo	State: Local:  proce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r, spousal support, child support, maintenance, divo	State: Local:  proce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  tt  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	, spousal support, child support, maintenance, divo	State: Local:  Proce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony  No  Yes. Give specific information	r, spousal support, child support, maintenance, divo	State: Local:  Droce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony  No  Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insura	r, spousal support, child support, maintenance, divo	State: Local:  Property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony  No  Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insura	ince payments, disability benefits, sick pay, vacation	State: Local:  Property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>1</sup>	tor 1 Veronica	Lara	Case numb	per (if known)	
	First Name N	fliddle Name Last N	ame		
31.	Interests in insurance policies  Examples: Health, disability, or life insu	rance; health savings account	(HSA); credit, homeowner's, or ren	ter's insurance	
	Yes. Name the insurance compan of each policy and list its value			Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due If you are the beneficiary of a living true property because someone has died.			titled to receive	
	✓ No  Yes. Describe				
33.	Claims against third parties, wheth Examples: Accidents, employment dis			nent	
	Ves. Describe				
34.	Other contingent and unliquidated to set off claims	claims of every nature, inclu	ding counterclaims of the debto	or and rights	
	No Yes. Describe				
35.	Any financial assets you did not alr	eady list			
	✓ No  Yes. Describe				
36.	Add the dollar value of all of your er for Part 4. Write that number here .			attached 	\$700.00
Part	5: Describe Any Business-Rela	ated Property You Own o	r Have an Interest In. List a	ny real estate in Part 1	
37.	Do you own or have any legal or eq	uitable interest in any busine	ess-related property?		
	No. Go to Part 6. Yes. Go to line 38.			<b>por</b> Do	rent value of the tion you own? not deduct secured claims exemptions
38.	Accounts receivable or commission	is you already earned		OI e	ACITIPITOTIS
	No Yes. Describe				
39.	Office equipment, furnishings, and Examples: Business-related computers		copiers, fax machines, rugs, teleph	ones, desks, chairs, electror	nic devices
	✓ No  Yes. Describe				

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Deb	tor 1 Veronica	Lara Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		
41.	Inventory		
	<b>✓</b> No		
	Yes. Describe		
42.	Interests in partnershi	ps or joint ventures	
	✓ No		
		Name of entity: % of ownership:	
	Yes. Give specific information about		
	them		_
			_
43	Customer lists, mailing	lists, or other compilations	_
	_		
	<b>✓</b> No		
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Descri	ihe	
	les. Descri	ing	
44.	Any business-related p	property you did not already list	
	No		<del></del>
	Yes. Give specific information		
	illionnation		<del></del>
			<u> </u>
			<del></del>
45. A	dd the dollar value of al	II of your entries from Part 5, including any entries for pages you have attached	
		r here	
<u> </u>	D	TO THE PART OF THE	
Pari		rm- and Commercial Fishing-Related Property You Own or Have an Interest In. interest in farmland, list it in Part 1.	
46.	Do you own or have an	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own?  Do not deduct secured claims
			or exemptions
47.	Farm animals		
	Examples: Livestock, po	oultry, farm-raised fish	
	<b>√</b> No		
	Yes. Describe		
	<u> </u>		

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Deb	tor 1 Veronica	Middle Neme	Lara	Case number (if known)	
40	First Name	Middle Name	Last Name		
48.	Crops-either growing of	or harvested			
	<b>✓</b> No				
	Yes. Describe				
40	Form and fishing aguin	ment implements machinery fixt	uros and tools of trade		
49.	ramii and lishing equip	ment, implements, machinery, fixt	ures, and tools of trade	•	
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No Deceribe				
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related property you d	id not already list		
	<b>√</b> No				
	Yes. Describe				
52. A	dd the dollar value of all	of your entries from Part 6, include	ding any entries for pag	es vou have attached	
		here		-	
				L	
Part	7: Describe All Pro	perty You Own or Have an Inte	erest in That You Did	l Not List Above	
53.		erty of any kind you did not alread	ly list?		
	Examples: Season tickets	s, country club membership			
	<b>✓</b> No				
	Yes. Give specific information				
	imonnation				
54. A	dd the dollar value of all	of your entries from Part 7. Write	that number here		<u> </u>
Part	8. List the Totals of	Each Part of this Form			
rare					
55.	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56.	part 2 total vehicles, line	e 5		<u> </u>	
57. <b>F</b>	Part 3: Total personal an	d household items, line 15	\$2100.00		
58. <b>F</b>	Part 4: Total financial as	sets, line 36	\$700.00		
50	Port 5: Total business re	lated property line 45	\$700.00	<del>_</del>	
	Part 5: Total business-re			<u></u>	
60.	Part 6: Total farm- and f	ishing-related property, line 52			
61.	Part 7: Total other prope	erty not listed, line 54			
62	Total personal property	Add lines 56 through 61			
٥٤.	. J.a. porsonal property.	mioo oo anough of	\$2800.00	Copy personal property total	+ \$2800.00
				copy position proporty total p	
					\$2800.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this infor	rmation to identify your c	ase.		
Debtor 1	Veronica		Lara	
Debtor I	First Name	Middle Name	Last Name	<del>-</del>
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	<del>-</del>
Case number (If known)				
(II KHOWII)				Check if this is a
Official	Form 106C			amended filing
Schedul	e C: The Prop	erty You Clain	n as Exempt	12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Clain	n as Exempt		
1.	Which set of exemptions are you claiming	•	, ,	
	You are claiming state and federal r	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption
	property	own	Check only one box for each exemption.	
		Copy the value from Schedule A/B		
	Brief			735 ILCS 5/12-1001(b)
	description:	\$400.00	\$400.00	
	Used Furniture		100% of fair market value, up to any	-
	Line from Schedule A/B: 06		applicable statutory limit	
	Brief			735 ILCS 5/12-1001(a)
	description:	\$700.00	<b>₹</b> 700.00	
	Used Clothes		\$700.00	-
	Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	

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Debtor 1	Veronica		ara Case number (if known)	
	First Name Midd	dle Name L	ast Name	
Part 2:	Additional Page			
line	ef description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Line	of cription: (1)TV (1)Cellphone (1)Tablet (1)Apple Watch erfrom eredule A/B: 07	\$900.00	\$900.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	of cription:  Used Jewelry e from redule A/B: 12	\$100.00	\$100.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	cription:  Chase Bank e from edule A/B:  17	\$700.00	\$700.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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				sament rage ==	0. 00			
Fill in	this inforr	mation to identify your ca	ase:					
Debto	r 1	Veronica		Lara				
		First Name	Middle Name	Last Name				
Debto								
(Spouse	e, if filing)	First Name	Middle Name	Last Name				
United	d States B	ankruptcy Court for the:	Northern	District of Illinois				
_				(State)	_			
Case r	number ⑺n)				_			
Offi	icial	Form 106D						Check if this is an amended filing
Scł	nedu	le D: Credit	ors Who Hav	ve Claims Secu	ıred	by Prop	erty	12/15
more s	space is r			e are filing together, both are about the entries, and attach it				
1.	Oo any c	reditors have claims s	secured by your propert	ty?				
Ī.	No. C	Check this box and subr	mit this form to the court v	vith your other schedules. You	have no	othing else to repo	ort on this form.	
ř		Fill in all of the informatio	on below.					
Part 1	List /	All Secured Claims						
			or has more than one secur	red claim, list the creditor separat	elv <i>Co</i>	olumn A	Column B	Column C
fo	or each cl	aim. If more than one cre		list the other creditors in Part 2.	As An	nount of claim o not deduct the	Value of collateral	Unsecured portion
					val	lue of collateral	that supports	If any

this claim

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Fill in	n this infor	mation to identify your c	ase:			
Debt	tor 1	Veronica		Lara		
		First Name	Middle Name	Last Name		
Debt		E'm Nome	NAC-LIU - NI	LastMana		
(Spou	use, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
Cooc	e number			(State)		
(If kno		-			<del></del>	
Off	icial F	orm 106E/F				Check if this is an amended filing
			11. 3471			
Sc	nedu	lie E/F: Cre	editors who	Have Unse	cured Claims	12/1
other Form claim the e know	party to a 106A/B) a is that are ntries in t	any executory contracts and on <i>Schedule G: Exe</i> Blisted in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim tach the Continuation Pa	nt could result in a claim. Dexpired Leases (Official I Des Secured by Property. If	Also list executory contracts form 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	1 List	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	reditors have priority ur	secured claims against	you?		
	<b>✓</b> No. 0	Go to Part 2.				
	Yes.					
2.	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	ity and nonpriority amounts	s, list that claim here and show be. If you have more than two price	arately for each claim. For each claim ooth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	r 1 Veronica First Name	Middle Name	Lara Last Name	Case number (	(if known)	
Part 2	<b>-</b>					
3. D	o any creditors have nonpriorit  No. You have nothing to rep  Yes.	y unsecured claims a	gainst you?	ırt with your other schedule	<b>-</b> ∂S.	
<b>4.</b> L u lf	ist all of your nonpriority unsec nsecured claim, list the creditor se more than one creditor holds a p age of Part 2.	parately for each claim.	For each claim listed,	identify what type of claim it	is. Do not list claims already	/ included in Part 1.
						Total claim
4.1	BBY/CBNA Nonpriority Creditor's Name PO BOX 6497 Number Street			igits of account number _ as the debt incurred?	9019 5/1/2008	\$340.00
		nd another	Con Unli Disp Type of Stud Obli that Deb deb	e date you file, the claim is tingent quidated puted  NONPRIORITY unsecured of dent loans gations arising out of a separ you did not report as priority ts to pension or profit-sharing ts er. Specify Credit	claim: ration agreement or divorce claims g plans, and other similar	
4.2	cb/carson		l ant 4 d	igits of account number	0311	\$1,643.00
42	Nonpriority Creditor's Name PO BOX 15521 Number Street  Wilmington Delawa City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a Check if this claim relates Is the claim subject to offset? No Yes  CRESPRESS	Zip Code one. nd another	When w  As of the Con Unlin Disp Type of Stud Oblithat Deb deb Othe	as the debt incurred?  e date you file, the claim is tingent quidated outed  NONPRIORITY unsecured of dent loans gations arising out of a separ you did not report as priority ts to pension or profit-sharing ts er. Specify Credit	2/1/2007 s: Check all that apply.  claim: ration agreement or divorce or claims g plans, and other similar Card	\$706.00
4.3	CB/EXPRESS Nonpriority Creditor's Name  1 Express Drive Number Street  Columbus Ohio City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a Check if this claim relates Is the claim subject to offset? No Yes	nd another	When w  As of the Con Unlie Disp Type of Stud Obli that Deb deb	e date you file, the claim is tingent quidated outed  NONPRIORITY unsecured of dent loans gations arising out of a separ you did not report as priority ts to pension or profit-sharing	10/1/2010 s: Check all that apply.  claim: ration agreement or divorce of claims g plans, and other similar	\$796.00

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Debtor 1 Veronica Lara Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continu	uation Page	
	After listing any entries on this page, number them beginn	ning with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CB/VICSCRT Nonpriority Creditor's Name 220 W SCHROCK RD Number Street	Last 4 digits of account number 7005  When was the debt incurred? 5/1/2007  As of the date you file, the claim is: Check all that apply.	\$1,506.00
	WESTERVILLE Ohio 43081 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify CreditCard	
4.5	CHOICE RECOVERY Nonpriority Creditor's Name POB 614-358-9900 Number Street  COLUMBUS Ohio 43220 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number 9451  When was the debt incurred? 2/1/2014  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$34.00
4.6	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street  Renton Washington 98057 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 2764  When was the debt incurred? 8/1/2016  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	\$384.00

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 Debtor 1 First Name
 Veronica
 Lara
 Case number (if known)

 Last Name
 Last Name

After listing any entries on this page, number them beg	inning with 4.5, followed by 4.6, and so forth.	Total claim
4.7 M3 Financial Services  Nonpriority Creditor's Name 10330 Roosevelt Rd #200  Number Street	Last 4 digits of account number 0667  When was the debt incurred? 3/1/2013  As of the date you file, the claim is: Check all that apply.	\$15.00
Westchester Illinois 60154 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.8 MIDLAND FUNDING Nonpriority Creditor's Name 2365 Northside Drive Number Street	Last 4 digits of account number 0087 When was the debt incurred? 11/1/2014  As of the date you file, the claim is: Check all that apply.	\$2,055.00
San Diego California 92108 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify001 UnknownLoanType	
Yes  PORTFOLIO RECOVERY ASS Nonpriority Creditor's Name	Last 4 digits of account number 8883	\$2,956.00
NORFOLK Virginia 23502 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  At least one of the debtors and another	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No ☐ Yes	□ Debts behavior of profit-shalling plans, and other similar debts     □ Other. Specify 001 UnknownLoanType	

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Debtor 1 Veronica Lara Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 PORTFOLIO RECOVERY ASS \$704.00 Last 4 digits of account number \_\_\_ 6416 Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 <u>2</u>/1/2015 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent NORFOLK 23502 Virginia Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify 001 UnknownLoanType **✓** No Yes TARGET/TD 4.11 \$914.00 Last 4 digits of account number \_\_\_\_ 2723 Nonpriority Creditor's Name When was the debt incurred? \_\_\_11/1/2010 1000 Nicollet Mall Number Street As of the date you file, the claim is: Check all that apply. Contingent Minneapolis Minnesota 55403 Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? CreditCard Other. Specify \_\_\_\_ **✓** No

Yes

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Debtor	Veronica First Name	Mic	ddle Name	Lara Last Name	Case number (if known)
Part 3:	List Others to E	Be Notified Abo	out a Debt That Yo	u Already Listed	
col col	lection agency is t lection agency he	trying to collect re. Similarly, if yo	from you for a debt you	ou owe to someone else, I be creditor for any of the d	t that you already listed in Parts 1 or 2. For example, if a ist the original creditor in Parts 1 or 2, then list the ebts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.
Co Nar	mcast ne			On which entry in Part	or Part 2 did you list the original creditor?
	621 E. Marginal Wa mber Street	y # 5		Line 4.6 of (Co. one):	Tart 1. Greaters with Thomas Chambe
Se Cit	attle y	Washington State	98168 Zip Code	Last 4 digits of account	number2764

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Debtor 1 Veronica Lara Case number (if known)

First Nai	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting pu	rposes o
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oor rotain yaa iiiloo oa tiiiloagii oa.			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$11,347.00	
	that amount here.			
	6i. Total. Add lines 6f through 6i.	6i.	\$11,347.00	

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Veronica	Lara			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	oumone rago	01 01 00
Fill in this infor	mation to identify your	case:		
Debtor 1	Veronica		Lara	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	e: Northern	District of Illinois	
Officed States I	bankiuptcy Court for the	e. Northem	(State)	
Case number (If known)				
(II KIIOWII)				Check if this is an
				amended filing
Official	Form 106H			
Cahadul	a U. Vaur Ca	dobtoro		40/45
<u>Scheaui</u>	e H: Your Co	debtors		12/15
tnown). Answer	er every question.	you are filing a joint case, do		of any Additional Pages, write your name and case number (if codebtor.)
Idaho, Lo No.	uisiana, Nevada, New M Go to line 3.	u lived in a community pro exico, Puerto Rico, Texas, Wa ner spouse, or legal equiva	ashington, and Wisconsin.)	Community property states and territories include Arizona, California, ne?
	Yes. In which commu	nity state or territory did you	ı live?	_ Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equi	valent	
	Number Street			<u> </u>
	City	State	Zip Code	
again as	a codebtor only if that	person is a guarantor or c	osigner. Make sure you h	your spouse is filing with you. List the person shown in line 2 ave listed the creditor on Schedule D (Official Form 106D), dule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

page 1

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H

Schedule H: Your Codebtors

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					9	-	
Fill in this i	nformation to identify	your case:					
Debtor 1	Veronica		Lara				
Daktera	First Name	Middle Name	Last N	lame		Che	ck if this is:
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last N	lame			An amended filing
	es Bankruptcy Court for		District of III				A supplement showing post-petition chapter 1:
the:	es Bankruptcy Court for	Northern		inois State)			expenses as of the following date:
Case number	er		`			<u> </u>	
(If known)							MM / DD / YYYY
Official	Form 106I						
Schedu	ule I: Your In	come					12/1
information spouse. If n number (if I	about your spouse. I	If you are separated and I, attach a separate she y question.	d your spou	se is	not filing wi	th you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
•	our employment		Debtor 1	Ì			Debtor 2
informa	tion.	Employment status	Emplo	wad			Employed
•	ave more than one job, separate page with	. ,	✓ Not E	•	red		Not Employed
informat	ion about additional		<b>V</b>		-		
employe	ers.	Occupation					
	part time, seasonal, or bloyed work.	Employer's name					
	tion may include student	Employer's address					
	emaker, if it applies.		Number Street			Number Street	
			City		State	Zip Code	City State Zip Code
		How long employed					
		there?	-				
Part 2: G	ive Details About N	Monthly Income					
spouse unl	ess you are separated.		-			-	vrite \$0 in the space. Include your non-filing
	e, attach a separate she				For Deb		For Debtor 2 or
		ary, and commissions (before, calculate what the monthly		2.		\$0.00	non-filing spouse
	ate and list monthly ove	rtime pay.		3.		+ \$0.00	
	late gross income. Add I			4.		\$0.00	
	3 : : : : : : : : : : : : : : : : : : :				-	Ψ3.00	

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Debtor 1Veronica	Lara	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$0.00		
5. List all payroll deductions:	······························			
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	·	\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5	<del></del>	\$0.00 +		
+5h.	e +51 + 5g 6.	\$0.00	-	
7. Calculate total monthly take-home pay. Subtract line 6 from	n line 4. 7.	\$0.00		
8. List all other income regularly received:				
<ol> <li>Net income from rental property and from operating a business, profession, or farm</li> </ol>				
Attach a statement for each property and business showin gross receipts, ordinary and necessary business expenses,				
the total monthly net income.	8a. <u>.</u>	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse dependent regularly receive	e, or a			
Include alimony, spousal support, child support, maintena divorce settlement, and property settlement.	nce, 8c. <u>.</u>	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$1,186.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any no cash assistance that you receive, such as food stamps (ber under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	n-			
Food Assistance Programs Income	8f	\$16.00	<del></del>	
8g. Pension or retirement income	8g.	\$0.00	<del></del>	
8h. Other monthly income. Specify:	8h. + _	\$0.00 +		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +	+8g + 8h. 9.	\$1,202.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filir	10.	\$1,202.00 +	=	\$1,202.00
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of friends or relatives. Do not include any amounts already included in lines 2-10 or a	your household, your d	ependents, your roomn		
Specify:		. , .	11.	+ _ \$0.00
<u> </u>				
<ol> <li>Add the amount in the last column of line 10 to the amount write that amount on the Summary of Schedules and Statistical</li> </ol>				\$1,202.00
				Combined monthly income
13. Do you expect an increase or decrease within the year a	fter you file this form?			-
<b>✓</b> No.				
Yes. Explain:				
_				

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		D0	cument Page 34 c	)T 68		
Fill in this infor	mation to identify yo	our case:				
Debtor 1	Veronica		Lara			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	3	
United States E	Sankruptcy Court for	the: Northern	District of Illinois(State)	A supplement sho expenses as of the		
Case number (If known)				MM / DD / YYYY		
Official	Form 106	J				
Schedul	e J: Your E	- xpenses				12/15
information. If (if known). Ans	•	ed, attach another sheet to t	e are filing together, both are e his form. On the top of any add			number
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in	a separate household?				
г	No					
	Yes. Debtor 2 mu	st file Official Forms 106J-2, <i>Exp</i>	penses for Separate Household of	f Debtor 2.		
2. Do you hav	e dependents?	No				
Do not list D Debtor 2.	_	Yes. Fill out this information for each dependent	Dependent's relationship Debtor 1 or Debtor 2	to Dependent's age	Does deper with you?	ndent live
	enses include f people other	No No				
than yourself and		Yes				
dependents		<u> </u>				
Part 2: Esti	mate Your Ongoi	ng Monthly Expenses				
_	of a date after the b		ss you are using this form as a supplemental Schedule J, chec		•	
		on-cash government assistanded it on Schedule I: Your Inco			Y	our expenses
	or home ownership		. Include first mortgage payments	s and	4.	\$350.00
	uded in line 4:				7.	
4a. Real e	state taxes				4a	\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

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 Debtor 1 First Name
 Veronica
 Lara
 Case number (if known)

 Last Name
 Last Name

First Name	Wildle Name Last Name		
			Your expenses
5. Additional mortgage payment	s for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$100.00
6b. Water, sewer, garbage collection	otion	6b.	\$0.00
6c. Telephone, cell phone, Inter	net, satellite, and cable services	6c.	\$300.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping suppl		7.	\$300.00
8. Childcare and children's educ	ation costs	8.	\$0.00
9. Clothing, laundry, and dry clea	aning	9.	\$100.00
10. Personal care products and	services	10.	\$100.00
11. Medical and dental expenses	5	11.	\$25.00
12. <b>Transportation.</b> Include gas, r Do not include car payments	naintenance, bus or train fare.	12.	\$0.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deduc	ted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paymen	ts:		
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	naintenance, and support that you did not report as deducted from		\$0.00
	I, Your Income (Official Form 106I). support others who do not live with you.	18.	
Specify:	support others who do not live with you.	19.	\$0.00
	not included in lines 4 or 5 of this form or on Schedule I: Your Income.	10.	
20a. Mortgages on other prope		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and u	pkeep expenses.	20d	\$0.00
20e. Homeowner's association	or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Veronica		Lara	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other	. Specify:				21	\$0.00
	ılate your monthly		\$1,275.00			
	dd lines 4 through 2		\$0.00			
	Copy line 22 (month		\$1,275.00			
22c. A	dd line 22a and 22b	o. The result is your monthly exp	enses.		22.	
23.Calcu	late your monthly	net income.				
23a. C	copy line 12 (your co	ombined monthly income) from	Schedule I.		23a	\$1,202.00
23b. C	Copy your monthly e	expenses from line 22 above.			23b	\$1,275.00
		ly expenses from your monthly	ncome.			(\$73.00)
T	The result is your mo		23c			
-	•	ase or decrease in your exper ect to finish paying for your car	•			
morto	gage payment to inc	crease or decrease because of a	modification to the terms of	your mortgage?		
<b>✓</b> N	o					
Y	es					
	Explain here	<b>2</b> ·				
		•				

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Fill in this information to identify your case:									
Debtor 1	Veronica	Lara							
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		Northern	District of Illinois (State)						
Case number			(						

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Veronica Lara	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/6/2016	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this infor	mation to identify your o	:ase:		
Debtor 1	Veronica		Lara	
Debtor 2	First Name	Middle Name	Last Name	Check if this is:
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement showing post-petition char expenses as of the following date:
Case number (If known)			·	MM / DD / YYYY

### Official Form 106J-2

### Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Your Household
1.Do you	and Debtor 1 maintain separate households?
□ N	o. Do not complete this form.
☐ Y	es.

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Fill in this in	nformation to identify your	case:				
Debtor 1	Veronica		Lara			
Dobtor 1	First Name	Middle Na		е		
Debtor 2 (Spouse, if filir	ng) First Name	Middle Na	me Last Nam	<del></del>		
United Stat	tes Bankruptcy Court for the	e: Northern	District of Illinoi	s		
Case numb	oer		(State	9)		
(If known)						Check if this is a
Officia	al Form 107					amended filing
Staten	nent of Financi	al Affaire fo	r Individuale I	Filing for Ba	ankruntov	12/1
informatio number (if	nplete and accurate as pon. If more space is need known). Answer every Give Details About You	led, attach a separ question.	ate sheet to this form.	On the top of any		
	t is your current marital s		na where rou Liveu	Deloie		
	Married					
	Not married					
2. Duri	ng the last 3 years, have y	live de auvente aux	- 4 h 4 h			
Z	No Yes. List all of the places y  Debtor 1:	you lived in the last 3	Dates Debtor 1 lived	where you live now.		Dates Debtor 2 lived
			there			there
				Same as Debt	or 1	Same as Debtor 1
	2107 N Long Ave		From	Nivers In an Other at		From
	Number Street		To 9/2016	Number Street		To
	Chicago Illinois	60639				
_	City State	Zip Code		City	State Zip Code	
				Same as Debt	or 1	Same as Debtor 1
	Number Street		From	Number Street		From
	City State	Zip Code		City	State Zip Code	
and te	n the last 8 years, did you varitories include Arizona, Cal lo es. Make sure you fill out	ifornia, Idaho, Louisia	na, Nevada, New Mexico,	Puerto Rico, Texas, V		

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Debtor 1 Veronica Lara Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$1186 monthly from From January 1 of current year until \$13,046.00 SSI the date you filed for bankruptcy: \$16 monthly from Link \$176.00 \$1186 monthly from For last calendar year: SSI \$14,232.00 (January 1 to December 31, 2015 \$16 monthly from Link \$192.00 \$1186 monthly from For the calendar year before that: SSI \$14,232.00 (January 1 to December 31, 2014

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Lara Debtor 1 Veronica \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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nsiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; orporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing gent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations,	r 1 Veroni			Lara	l	Case number (	(if known)
Yes. List all payments to an insider.  Dates of payment  Total amount you still owe  Reason for this payment  Insider's Name  Number Street  City State Zip Code  Insider's Name	First N	Name	Middle Name	Last	Name		
Yes. List all payments to an insider.  Dates of payment  Dates of payment  Total amount you still owe  Reason for this payment  Reason for this payment  City State Zip Code  Insider's Name	nsiders ind corporation gent, incli	nclude your relatives; and ons of which you are and cluding one for a busine	ny general partners; n officer, director, p ess you operate as	relatives of any g erson in control, o	eneral partners; parti or owner of 20% or	nerships of which y more of their voting	ou are a general partner; securities; and any managing
Dates of payment  Total amount still owe  Reason for this payment  Reason for this payment  Still owe  Insider's Name  City State Zip Code	<u>·</u>						
Number Street  City State Zip Code  Insider's Name	Yes. I	List all payments to ar	in insider.				Reason for this payment
City State Zip Code  Insider's Name	Inside	er's Name					
Insider's Name	Numb	per Street					
	City	State	Zip Code				
Number Street	Inside	er's Name					
	Numb	per Street					
City State Zip Code	City	State	Zip Code				
insider? Include payments on debts guaranteed or cosigned by an insider.  ✓ No  ✓ Yes. List all payments that benefited an insider.  Dates of payment  Date	Include pay		-	der. Dates of		<del>-</del>	
Insider's Name	Inside	er's Name					
Number Street	Numb	per Street					
City State Zip Code	City	State					
Insider's Name			Zip Code				
Number Street	Inside	er's Name	Zip Code				
City State Zip Code			Zip Code				

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Debtor 1 Veronica Lara Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Veronica	Lara	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, of accounts or refuse to make a payment because		bank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	ne creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street	<u> </u>		
		Last 4 digits of account	number: XXXX-	
	City State Zip Code	_		
12.	Within 1 year before you filed for bankruptcy, wa appointed receiver, a custodian, or another offic		possession of an assignee for the benefit of	of creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, o	did you give any gifts with a	total value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		_
		_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			

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btor 1	veronica		Lara Ca	ase number <i>(if known)</i>		
		iddle Name	Last Name	,		
Wit	hin 2 years before you filed for ba	ankruptcy, did y	you give any gifts or contributions wit	th a total value of	more than \$600	to any charity?
<b>✓</b>	No					
<u> </u>		<b>6</b>				
L	Yes. Fill in the details for each git	π or contributio	n.			
	Gifts or contributions to charitie	es	Describe what you contributed		Date you	Value
	that total more than \$600				contributed	
	Charity's Name					
	Offairty 3 Name					
	Number Street					
	Number Street					
	City State	Zip Code				
	Only	Zip oodc				
t 6:	List Certain Losses					
	No Yes. Fill in the details.  Describe the property you lost a	and	Describe any insurance coverage		Date of your	Value of property
	how the loss occurred		Include the amount that insurance h pending insurance claims on line 33 A/B: Property.		loss	lost
			, v. z. v. reperty.			
						-
Wit	out seeking bankruptcy or prepari	nkruptcy, did yo ing a bankrupto				anyone you consulte
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari	nkruptcy, did yo ing a bankrupto				anyone you consulte
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari ude any attorneys, bankruptcy petiti	nkruptcy, did yo ing a bankrupto	cy petition?			anyone you consulte
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari ude any attorneys, bankruptcy petiti No	nkruptcy, did yo ing a bankrupto	cy petition? credit counseling agencies for services r	required in your ban	kruptcy.	
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari ude any attorneys, bankruptcy petiti No	nkruptcy, did yo ing a bankrupto	cy petition?	required in your ban		anyone you consulte  Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari ude any attorneys, bankruptcy petiti No	nkruptcy, did yo ing a bankrupto	cy petition? credit counseling agencies for services r  Description and value of any proper	required in your ban	kruptcy.  Date payment	Amount of
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari ude any attomeys, bankruptcy petiti No Yes. Fill in the details.	nkruptcy, did yo ing a bankrupto	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari ude any attorneys, bankruptcy petiti No	nkruptcy, did yo ing a bankrupto	cy petition? credit counseling agencies for services r  Description and value of any proper	required in your ban	kruptcy.  Date payment or transfer	Amount of
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari ude any attorneys, bankruptcy petiti No Yes. Fill in the details.	nkruptcy, did yo ing a bankrupto	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed for bar but seeking bankruptcy or prepariude any attorneys, bankruptcy petitis.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	nkruptcy, did yo ing a bankrupto	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepari ude any attorneys, bankruptcy petiti No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	nkruptcy, did yo ing a bankrupto ion preparers, or	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitic No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	nkruptcy, did yo ing a bankrupto ion preparers, or	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitic No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	nkruptcy, did yo ing a bankrupto ion preparers, or	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed for bar but seeking bankruptcy or prepariude any attorneys, bankruptcy petitis.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	nkruptcy, did yo ing a bankrupto ion preparers, or	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitic No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar but seeking bankruptcy or prepariude any attorneys, bankruptcy petitis.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitic No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitic No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar but seeking bankruptcy or prepariude any attorneys, bankruptcy petitis.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitic No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar but seeking bankruptcy or prepariude any attorneys, bankruptcy petitis.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar but seeking bankruptcy or prepariude any attorneys, bankruptcy petitis.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar but seeking bankruptcy or prepariude any attorneys, bankruptcy petitis.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitically No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if Person Who Was Paid  Number Street	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitically No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if  Person Who Was Paid  Number Street	nkruptcy, did yo ing a bankrupto ion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bar out seeking bankruptcy or prepariude any attorneys, bankruptcy petitically No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Payment, if Person Who Was Paid  Number Street	nkruptcy, did yoing a bankruptoion preparers, or 60603 Zip Code	cy petition? credit counseling agencies for services representation.  Description and value of any propertransferred	required in your ban	Date payment or transfer was made	Amount of payment

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Debtor	1 Veronica		Lara	Case number (if known)	
	First Name	Middle Name	Last Name		
he	ithin 1 year before you file lp you deal with your cree o not include any payment c	ditors or to make paym	ents to your creditors?	behalf pay or transfer any property t	o anyone who promised to
<u> </u>	No Yes. Fill in the details.				
			Description and value of any transferred	property Date payment or transfer was made	Amount of payment
	Person Who Was Paid			-	-
	Number Street		·		
	City State	Zip Code			
<b>th</b> In	e ordinary course of your	business or financial as and transfers made as	ffairs? security (such as the granting of a se	sfer any property to anyone, other the ecurity interest or mortgage on your prop	
_	1		Description and value of any property transferred	Describe any property or payments received or debt in exchange	Date transfer was made
	Person Who Received Tra	ansfer			
	Number Street				
	City State Person's relationship to y	•			
	Person Who Received Tra	ansfer			
	Number Street				
	City State Person's relationship to y	•			
be	ithin 10 years before you to eneficiary? hese are often called asset-p		d you transfer any property to a s	elf-settled trust or similar device of v	vhich you are a
	Yes. Fill in the details.		Description and value of the	e property transferred	Date transfer was made
	Name of trust				

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Lara Debtor 1 Veronica Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Lara Debtor 1 Veronica Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Veronica			Lara	Case n	umber (if k	(nown)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judio	cial or administ	rative proceeding under	r any environmental	l law? Inc	lude settlem	nents and orde	rs.
	П	Yes. Fill in the det	tails.							
					Court or agency		Nature of	f the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
		-			City State	Zip Code				_
Part	11:	Give Details Al	oout Your E	Business or Co	onnections to Any Bu	usiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	d you own a business or	have any of the foll	lowing co	nnections to	any business	?
		A member of A partner in a	f a limited liab a partnership	oility company (l	ade, profession, or othe LLC) or limited liability parties of a corporation	-	time or pa	art-time		
					equity securities of a cor	rnoration				
		Arrowner or	at least 5 /0 C		equity securities of a cor	poration				
	<b>✓</b>	No. None of the a								
		Yes. Check all that	at apply abo	ve and fill in the	details below for each I	business.				
					Describe the nat	ure of the business			lentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ness existed	
		City	State	Zip Code	Name of account	tant or bookkeeper		From	To	
				·						
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ness existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	То	
					Describe the nat	ure of the business			lentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	iess existed	
		City	State	Zip Code	—	ant of bookkeeper		From	То	

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Debt	tor 1	Veronica			Lara	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		N Obs			<u>-</u>	
		Number Street				
		City	State	Zip Code	-	
		, 1	Otato	<b>p</b>		
Part	12:	Sign Below				
t	rue a	and correct. I unde	erstand that	making a false stat	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Veronica Lara			<u> </u>
		Signatu	ure of Debtor	1		Signature of Debtor 2
		Date 1	2/6/2016			Date
_				V Ol . I	min	Late Filling for Book and a 100% of February 40700
١.	JIa yo	ou attach addition	ai pages to	Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
<b>[</b>	✓ N	lo				
	$\Box$ Y	'es				
	Did yo	ou pay or agree to	pay someor	ne who is not an att	orney to help you fill out b	ankruptcy forms?
[ [	J N	lo				
	j A	es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:									
Debtor 1	Veronica	Lara							
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)						
Case number (If known)			(Otato)						

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Jeptor	veronica		Lara	Case number (if	
	First Name	Middle Name	Last Name	known)	
art 2:	List Your Unexpired	Personal Property Lease	es		
nforma	tion below. Do not list re		leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	,
Des	scribe your unexpired pe	rsonal property leases		Will the lease be assumed?	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:			_	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
art 3:	Sign Below				
	er penalty of perjury, I de erty that is subject to an		ny intention about any	property of my estate that secures a debt and any personal	
_	/s/ Veronica Lara		<b>X</b>	gnature of Debter 1	
SI	gnature of Debtor 1		Si	gnature of Debtor 1	
Da	ate 12/6/2016 MM/DD/YYYY		Da	ate MM/DD/YYYY	

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B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northern Dis	trict of illinois		
In re	Veronica Lara		Case No	0.	
	Debtor			(If kn	own)
			Chapter	r Chap	oter 7
1. Pursuar	nt to 11 U.S.C. § 329(a) and	Fed. Bankr. P. 2016(b), I ce	ON OF ATTORN ertify that I am the attorney fo	r the abovenamed deb	otor(s) and that
			ne petition in bankruptcy, or a nplation of or in connection v		
For lega	al services, I have agreed to a	ccept			\$1,250.00
Prior to	the filing of this statement I	have received			\$0.00
Balance	Due				\$1,250.00
2. The sou	irce of the compensation pai	d to me was:			
I	Debtor	Other (speci	fy)		
3. The sou	irce of the compensation pai	d to me is:			
I	<b>✓</b> Debtor	Other (speci	fy)		
	ave not agreed to share the all mbers and associates of my		tion with any other person ur	nless they are	
└── mer		w firm. A copy of the agree	with a other person or person ement, together with a list of t		
a. <i>i</i>			egal service for all aspects of ng advice to the debtor in de		
b. I	Preparation and filing of any	petition, schedules, stater	ments of affairs and plan which	ch may be required;	
c. I	Representation of the debtor	r at the meeting of creditor	s and confirmation hearing, a	and any adjourned hea	rings thereof;
6. By agree	ement with the debtor(s), the	above-disclosed fee does	not include the following se	rvices:	
		CERTIF	ICATION		
	nat the foregoing is a comple nis bankruptcy proceedings.	ete statement of any agreer	nent or arrangement for payn	nent to me for represe	ntation of the
	12/6/2016		/s/ Rigo Garcia		
	Date		Signature of Attorne	еу	
			Semrad Law Firm		
			Name of law firm		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Lara, Veronica	Case No	
Debtor(s)			
		Chapter.	Chapter7
	VERIFIC	CATION OF CREDITOR MAT	RIX
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	12/6/2016	/s/ Lara, Veronic Lara, Veronica Signature of Del	

B 203 (12/94)

### UNITED STATES BANKRUPTCY COURT

		Northern District of Illinois			
In re	Veronica Lara	Ca	se No.		
	Debtor		·····	(If known)	**************************************
		Ch	apter	Chapter 7	
	DISCLOSURE OF CO	OMPENSATION OF ATTOR	RNEYE	OR DERTOR	<b>)</b>
	Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one year	Bankr. P. 2016(b), I certify that I am the attorner r before the filing of the petition in bankruptcy he debtor(s) in contemplation of or in connecti	ey for the abo	ovenamed debtor(s) ar	nd that
	or legal services, I have agreed to accep		ditari promote indici pi roma (indici pina)	iensimme menerinari entrinetamini menerila (menerila entrineta)	\$1,250.00
F	Prior to the filing of this statement I have	received			
	Balance Due				\$0.00
2. T	he source of the compensation paid to r	Ma uma		<b>*</b> 101**********************************	\$1,250.00
	Debtor	September			
	- Constant	Other (specify)			·
3. T	he source of the compensation paid to r	me is:			
	Debtor	Other (specify)			
4.	I have not agreed to share the above- members and associates of my law fil	disclosed compensation with any other person rm.	n unless they	y are	
Section 2	I have agreed to share the above-disc members or associates of my law firm the people sharing in the compensati	closed compensation with a other person or pe n. A copy of the agreement, together with a list on, is attached.	rsons who a of the name	re not s of	
5. In	return for the above-disclosed fee, I have a Analysis of the debtor's financial s bankruptcy;	ve agreed to render legal service for all aspects situation, and rendering advice to the debtor in	of the bankr determining	uptcy case, including: whether to file a petit	ion in
	b. Preparation and filing of any petiti	on, schedules, statements of affairs and plan v	which may be	e required;	
		e meeting of creditors and confirmation hearin			reof:
6. By		e-disclosed fee does not include the following		,	,
		CERTIFICATION	**************************************		
l cer debtor(s	tify that the foregoing is a complete stat s) in this bankruptcy proceedings.	tement of any agreement or arrangement for pa	ayment to me	e for representation of	the
FA-1777	12/6/2016	/s/ Rigo Gard	cia		İ
	Date	Signature of Atto			
		Semrad Law F	irm		***************************************
		Name of law fi	m		



#### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay The Semrad Law Firm, LLC \$1250.00 in attorney fees plus costs in the amount of \$412.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding.

Adding additional bills

Motion to Reopen and Avoid Lien

Motion to Reopen

\$300.00/hr.

\$50.00

\$1000.00

\$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary file mγ case absent extraordinary any circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.\*

HL\_\_\_

Veronica Lara

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I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 12/6/20/16

Attorney

\*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Veronica Lara

AV4\_\_\_

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Debtor 1 Veronica First Name	Middle Name	Lara Last Name	_ Case number (if known)	
Paries Answer These Qu	uestions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primaril "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts y	ly consumer debts? Co al primarily for a persona y business debts? Busi investment or through t	al, family, or household iness debts are debts the the operation of the bu	i purpose." nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	V No.		ufter any exempt prepert, listribute to unsecured cr	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,00	ž .	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Parez: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, ar correct.  If I have chosen to file under Ch of title 11, United States Code. under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false stat connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1  *  /s/ Veronica Lara Signature of Debtor 1  Executed on 12/6/2016	lapter 7, I am aware that I understand the relief a d I did not pay or agree the dand read the notice of the chapter of title 11 ement, concealing propease can result in fines up	I may proceed, if eligib vailable under each cha o pay someone who is required by 11 U.S.C. § , United States Code, s	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill \$342(b). Specified in this petition. By or property by fraud in sonment for up to 20 years, or
	MM / DD			MM / DD / YYYY

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Fill in this info	mation to identify your	Gase:			
Debtor 1	Veronica		Lara		
B.1.	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Look Nove		
United States I	Bankruptcy Court for the		Last Name		
	sankropicy Court for the	: Northern Di	strict of Illinois (State)		
Case number (ff known)					
***************************************	Form 106D				Check if this is ar amended filing
Declarat	ion About an	Individual Debtor	's Schedules		12/15
		her, both are equally responsib	The state of the s	ormation	12.1.5
money or prope U.S.C. §§ 152 Parkin Sign	1341, 1519, and 3571	tion with a bankruptcy case ca	menued schedules, Making an result in fines up to \$250	g a false statement, concealing prope 0,000, or imprisonment for up to 20 y	ears, or obtaining ears, or both, 18
Did you pa	ay or agree to pay som	eone who is NOT an attorney to	o help you fill out hankrunt	Cy forms?	
IJI No		,	you mi out banki app	oy lottiis:	
Yes. 1	lame of person		Attach Bankruptcy Petitio Signature (Official Form 1	n Preparer's Notice, Declaration, and 19).	
Under pen that they a  /s/ Veroni Signature o	ca Lara X 1./	re that I have read the summar	y and schedules filed with t   Signature of De		
Date 12/6/	2016 DD/YYYY		Date		
(VE)VI/1	ΥU/ T Τ Υ Υ		MM/DD/	YYYY	

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Debtor 1 Veronica First Name		Lara	Case number (if known)
1 H DE LAGRIGE	Middle Name	Last Name	
28. Within 2 years before creditors, or other pa	you filed for bankruptcy, did rties.	you give a financial stater	nent to anyone about your business? Include all financial institutions,
No Yes. Fill in the del	ails helow		
Leonal	and bolow.		
		Date issued	
Name	78/2004 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	MM/DD/YYYY	_
Number Street		<del></del>	
		_	
City	State Zip Code		
Pari 12: Sign Below			
a bankruptcy case can	result in fines up to \$250,000	atement conceaung aron	ments, and i declare under penanty or perjury that the answers are erty, or obtaining money or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Signatu	re of Debtor√		Signature of Debtor 2
Date 1	2/6/2016	and the second s	Date
Did vou attach additions	al pages to Your Statement of	f Einanaia) Affaire for to di	iduals Filing for Bankruptcy (Official Form 107)?
Where	Fallance Controlled	r mancial Allans for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
No No			
Yes			
Did you pay or agree to	pay someone who is not an at	torney to help you fill out	bankruptcy forms?
IVI No			•
Yes. Name of person			Attach the Pankarater Publican Desiring
Samuel			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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ebtor <u>Veronica</u>		Lara	Case number (if
First Name	Middle Name	Last Name	known)
D24 List Your Unexpired I	Personal Property Leas		,
any unexpired personal prop	erty lease that you listed i	n Schedule G: Executory	Contracts and Unexpired Leases (Official Form 196G), fill in the are still in effect; the lease period has not yet ended. You may
Describe your unexpired per		s does not assume it. 11	o.s.c. g 300(p)(Z).
-	, , , , , , , , , , , , , , , , , ,		Will the lease be assumed?
Lessor's name:			e No banks You
Description of leased property:			Yes
Lessor's name:	***************************************		No.
Description of leased	kinnak kantaun et aleukun et annak 1998 iliset ar et kinne et kantaut et skantaut kantaisen ejimik kiji kinna		$\frac{1}{2} \frac{1}{2} \frac{1}$
property:			
Lessor's name:			<b>T</b> No
			linecons.
Description of leased property:			
Lessor's name:			[] No
Description of leased property:			Yes
Lessor's name:			II No
Description of leased property:			Yes
Lessor's name:	· · · · · · · · · · · · · · · · · · ·		No
Description of leased property:			Yes
Lessor's name;			§ No
			Yes
Description of leased property:			<del></del>
Sign Below	** ** * * * * * * * * * * * * * * * * *		
	re that I have indicated m	y intention about any pro	operty of my estate that secures a debt and any personal
	/, \ /		
/s/ Veronica Lara / // Signature of Debtor 1	some to	∕\\_\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	ure of Debtor 1
Date 12/6/2016 MM/DD/YYYY		Date	MM/DD/YYYY

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

1/1 3 C.	Lara, Veronica	Case No	Case No.				
	Debtor(s)						
		Chapter.	Chapter7				
	VERI	IFICATION OF CREDITOR MAT	RIX				
The knowledge.	above named Debtors hereby v	verify that the attached list of creditors is tru	e and correct to the best of their				
			,				
Date:	12/6/2016	restauranten on the commercial and the commercial a	an ang kananakan pungkan gang pang ang anag an ang an ang ang ang ang a	Wester.(			
		Lara, Veronica					

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Debtor 1 Veronica	Lara		Conn must su			
First Name	Middle Name Last N	ame	Case number	(if known)		
			Column A Debtor 1		Column B Debtor 2 or	
8. Unemployment compensation     Do not enter the amount if you corunder the Social Security Act. Inster	itend that the amount received was a	ı benefit	\$0.00	٠	non-filing spouse	-
For you	\$1,186.00					
For your spouse	\$0.00					
9.Pension or retirement income. D benefit under the Social Security Ac	i.		\$0.00			
payments received as a victim of a c	of listed above. Specify the source a s received under the Social Security A var crime, a crime against humanity, i If necessary, list other sources on a s	lct or				
Other Government Assistance	on the state of th	a king a king ang ki King ang king ang ki	<u>\$14.00</u>		randi kolonya sa kalaban ka Paliban ka Berak Kolonia ka Kalaban ka Kolonia.	Floritera (Hellense et en oper Llener kopazio (hessen)
Total amounts from separate pages	if any.		+\$0.00		+	
11. Calculate your total current mo	nthly income. Add lines 2 through 1	10 for	\$16.00	+		=
column. Then add the total for Co	lumn A to the total for Column B.		910.00			\$16.00
Totalia William	• • · · · · · · · · · · · · · · · · · ·					Total current monthly income
Parka: Determine Whether the						•
<ol> <li>Calculate your current monthly in 12a. Copy your total current monthly</li> </ol>	icome for the year. Follow these stop income from line 11.	eps:		Conv line	11 here ->	
Multiply by 12 (the number of	months in a year),			oop, me	TT HCIE	\$16.00
12b. The result is your annual incom					121	X 12 b. \$192.00
13 Calculate the median family incor	ne that applies to you. Follow these	e steps:				
Fill in the state in which you live.	Illinois					
Fill in the number of people in your h						
Fill in the median family income for yo household.	•				13.	\$50,133.00
To find a list of applicable median inc instructions for this form. This list ma 4. How do the lines compare?	ome amounts, go online using the lir y also be available at the bankruptcy	nk specified in the clerk's office.	separate			
14a. Line 12b is less than or equ	al to line 13. On the top of page 1, c	heck box 1, There	is no presumption	of abuse		
14b. Line 12b is more than line 1 Go to Part 3 and fill out For	3. On the top of page 1, check box : m 122A-2.	2, The presumptio	n of abuse is deter	mined by	Form 122A-2.	
arts: Sign Below						
By signing here, I declare under pen	alty of perjury that the information on	this statement and	l in any attachmen	ts is true a	and correct.	
$-\Delta \Omega$	6					
X /s/ Veronica Lara Signature of Debtor 1	muchan	*				
	-	Signature	of Debtor 2	7111111		••
Date 12/6/2016 MM/DD/YYYY		Date <u>12/</u> MN	6/2016 //DD/YYYY			
If you checked line 14a, do NOT fill from checked line 14b, fill out For	l out or file Form 122A-2. m 122A-2 and file it with this form.					

Official Form 122A-1

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502

MIDLAND FUNDING 2365 Northside Drive San Diego , CA 92108

cb/carson PO BOX 15521 Wilmington , DE 19805

CB/VICSCRT 220 W SCHROCK RD WESTERVILLE , OH 43081

TARGET/TD 1000 Nicollet Mall Minneapolis , MN 55403

CB/EXPRESS 1 Express Drive Columbus , OH 43230

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168

BBY/CBNA PO BOX 6497 SIOUX FALLS , SD 57117

CHOICE RECOVERY 1550 Old Henderson Road, Suite S100 Columbus , OH 43220

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154